

# Insurance Product Information Document


## Product: Kidd Non-Standard Construction Home Insurance


Arachas Corporate Brokers Limited trading as Arachas, Capital Insurance Markets, Capital IM, Covercentre, ProEx Underwriting is regulated by the Central Bank of Ireland. Company registration number: 379157.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request from your insurance intermediary.

### What type of insurance is this?

This is a home insurance policy, providing cover options for Buildings, Contents, Valuables, Antiques and Works of Art, Gold and Silver, Personal Possessions, Money and Credit Cards, and Accidents to Domestic Employees. Legal Liability to the Public is provided as standard.

	What is insured?
<b>Section 1 - Buildings (If selected)</b>	
<p>Loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>✓ Fire, lightning, explosion, smoke, earthquake, storm, flood weight of snow</li> <li>✓ Subsidence, heave or landslip</li> <li>✓ Escape of water / Escape of oil</li> <li>✓ Theft or attempted theft, riot, strike, labour or political disturbance or civil commotion.</li> <li>✓ Collision by aircraft, vehicles &amp; animals</li> <li>✓ Falling trees, branches, telegraph and other utility poles and lamp-posts</li> </ul> <p>Additional cover including:</p> <ul style="list-style-type: none"> <li>✓ Alternative Accommodation and Rent up to 20% of the sum insured</li> <li>✓ Increased metered water charges following an escape of water up to € 5,000.</li> <li>✓ The cost of finding the source of escaped water or oil up to € 5,000.</li> <li>✓ Garden cover up to € 1,000</li> <li>✓ Accidental damage (if selected)</li> </ul>	
<b>Section 2 – Contents (If selected)</b>	
<p>Loss or damage directly caused by:</p> <ul style="list-style-type: none"> <li>✓ Fire, lightning, explosion, smoke, earthquake, storm, flood weight of snow</li> <li>✓ Subsidence, heave or landslip</li> <li>✓ Escape of water / Escape of oil</li> <li>✓ Theft or attempted theft, riot, strike, labour or political disturbance or civil commotion.</li> <li>✓ Collision by aircraft, vehicles &amp; animals</li> <li>✓ Falling trees, branches, telegraph and other utility poles and lamp-posts</li> </ul> <p>Additional cover including:</p> <ul style="list-style-type: none"> <li>✓ Contents Temporarily at college, university, or boarding school up to €5,000.</li> <li>✓ Alternative Accommodation and Rent up to 20% of the sum insured.</li> <li>✓ Loss of domestic heating oil up to € 5,000.</li> <li>✓ Increased metered water charges following an escape of water up to €5,000.</li> <li>✓ Replacement Locks following theft or loss of keys up to €750.</li> <li>✓ Your legal responsibility as a tenant for loss or damage to the buildings up to 20% of the sum insured.</li> <li>✓ Fatal Injury (16 years of age or over) for € 10,000 (under 16 years of age) for € 2,500.</li> <li>✓ Business Contents up to € 5,000.</li> <li>✓ Domestic Machinery up to €2,500.</li> <li>✓ Accidental damage (if selected).</li> </ul>	

	What is not insured?
<b>General Exclusions (apply to all sections of the policy)</b>	
<ul style="list-style-type: none"> <li>✗ Excesses and more than the individual covered limits stated in your policy documents irrespective of if you have cover under more than one section.</li> <li>✗ Loss or damage caused by: <ul style="list-style-type: none"> <li>• existing deliberate and indirect damage, war, pollution;</li> <li>• wear and tear, domestic pets, insects, vermin, rot, fungus, atmospheric or climatic conditions or any gradually operating cause;</li> <li>• pollution or contamination other than escape of oil from fixed domestic heating;</li> <li>• normal settlement</li> <li>• loss of electronic data</li> </ul> </li> </ul>	
<b>Section 1 – Buildings</b>	
<ul style="list-style-type: none"> <li>✗ Damage by escape of water or oil while the home is unoccupied.</li> <li>✗ Loss or damage to roofs built with torch-on felt which are more than ten years old or other felt over five years old.</li> </ul>	
<b>Section 2 – Contents</b>	
<ul style="list-style-type: none"> <li>✗ Damage by escape of water or oil while the home is unoccupied.</li> <li>✗ Loss or damage to roofs built with torch-on felt which are more than ten years old or other felt over five years old.</li> <li>✗ Theft or attempted theft by occupants lawfully in the home.</li> </ul>	
<b>Section 3 – Valuables, Antiques and Works of Art, Gold and Silver, Personal Possessions, Money and Credit Cards</b>	
<ul style="list-style-type: none"> <li>✗ Loss or damage caused or arising from dyeing, cleaning, repairing, renovating or restoration.</li> <li>✗ theft of property from unattended vehicle unless kept out of sight in a locked boot.</li> <li>✗ Loss or damage to guns caused by rusting or bursting of barrels.</li> <li>✗ Loss or damage to sports equipment whilst in use.</li> <li>✗ Loss or damage to a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft.</li> </ul>	

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### Section 3 – Valuables, Antiques and Works of Art, Gold and Silver, personal possessions, money and credit cards (If selected)

- ✓ Accidental damage to or loss of valuables, antiques and works of art, gold and silver, and personal possessions.
- ✓ The cost of repairing or replacing your pedal cycles following theft or attempted theft or accidental damage
- ✓ Loss of Money up to €500.
- ✓ Credit Cards up to €1,000.

### Section 4 – Accidents to Domestic Employees (If section 2 is selected)

- ✓ Your legal liability for accidental bodily injury to your domestic employees anywhere in the world while employed in connection with the premises up to € 2,600,000.

### Section 5 – Legal liability to the Public (standard cover)

- ✓ Public liability, property owners' liability, occupiers' liability, personal liability and unrecovered court awards up to € 2,600,000.

### Section 4 – Accidents to Domestic Employees

- ✗ Bodily injury caused:
  - by motorised or horse drawn vehicles other than domestic garden or mobility equipment and items designed for a child's use;
  - whilst domestic employees are in Canada or the United States of America beyond 30 days;
- ✗ Your liability for fines or penalties.

### Section 5 – Legal liability to the public

- ✗ This insurance does not cover any liability:
  - in Canada or the United States of America beyond 30 days;
  - arising out of your ownership, possession or use of motorised vehicles that require insurance under the Road Traffic Act or similar legislation;
  - any animal other than cats, horses or dogs which are not designated as 'dangerous' under the Dangerous Dogs Act 1991 or similar legislation.



#### Are there any restrictions on cover?

- ! The policy contains conditions that relate to timescales for notification and/or reporting which must be adhered to. These will be shown in your policy wording.
- ! Restrictions apply when the premises is unoccupied for 45 consecutive days. These will be shown in your policy wording.



#### Where am I covered?

- ✓ This insurance covers properties located in the Republic of Ireland as named on the schedule.
- ✓ Section 3 and 4 (Valuables, Antiques and Works of Art, Gold and Silver and Accidents to Domestic employees) are covered on a worldwide basis whilst temporarily away from your home.



#### What are my obligations?

You must notify your broker;

- as soon as reasonably possible if you become aware that information you have given us is inaccurate;
- within 14 days of you becoming aware of any changes to the information you have provided to us which happen before or during the period of insurance;
- at least 30 days before you start any work to extend, renovate, build or demolish any part of the buildings, or and work involving the use of heat;
- if you make any changes that will downgrade the security of fire protections of your home;
- if you stop using your home as your permanent home;
- if you regularly leave your home unoccupied or regularly leave the home unattended at night.

It is your responsibility to ensure that the amount of insurance cover you buy represents the full value of your property.

You must inform the police as soon as reasonably possible following malicious acts, violent disorder, riots, civil commotion, theft, attempted theft or loss of property.

If a claim for liability is made against you, you must as soon as reasonably possible forward to your broker or the claims handler any letter, claim, writ, summons or other legal document you receive.

You must not admit liability or offer or agree to settle any claim without our written permission.



#### When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker.



#### When does the cover start and end?

This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



#### How do I cancel the contract?

You can cancel this insurance at any time by contacting the firm who sold you the policy. Full details of cancellation and refund are contained within your policy wording.